

**Table I.A.2.d(2014) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2014**

| Characteristics             | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States               | 45.9% | 17.0%                  | 27.1%           | 40.5%           | 56.7%             | 82.1%                  | 21.9%                  | 71.0%                |
| Industry group **           |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 24.0% | 19.7% *                | 21.9% *         | --              | 61.4%             | 67.1%                  | 19.7%                  | 49.7%                |
| Mining and manufacturing    | 37.1% | 18.1%                  | 25.2%           | 39.2%           | 49.5%             | 72.9%                  | 23.0%                  | 57.8%                |
| Construction                | 24.1% | 13.6%                  | 25.6%           | 41.8%           | 52.5%             | 75.2%                  | 19.1%                  | 54.1%                |
| Utilities and transp.       | 48.3% | 15.0% *                | 18.6% *         | 25.3%           | 58.2%             | 85.8%                  | 18.5%                  | 72.3%                |
| Wholesale trade             | 38.6% | 17.8%                  | 22.6%           | 38.2%           | 52.5%             | 78.7%                  | 21.9%                  | 62.0%                |
| Fin. svcs. and real estate  | 54.0% | 16.5%                  | 31.8%           | 45.0%           | 67.2%             | 76.6%                  | 22.6%                  | 71.9%                |
| Retail trade                | 61.5% | 17.2%                  | 19.8%           | 34.7%           | 53.7%             | 85.7%                  | 18.7%                  | 78.3%                |
| Professional services       | 41.8% | 16.9%                  | 31.9%           | 51.5%           | 57.9%             | 84.0%                  | 23.7%                  | 70.2%                |
| Other services              | 44.7% | 18.4%                  | 26.6%           | 32.8%           | 51.1%             | 82.6%                  | 22.2%                  | 69.2%                |
| Ownership                   |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 48.2% | 16.6%                  | 25.1%           | 40.3%           | 55.5%             | 84.1%                  | 21.1%                  | 73.9%                |
| For profit, unincorporated  | 36.5% | 15.0%                  | 35.6%           | 40.9%           | 63.2%             | 66.1%                  | 21.8%                  | 61.6%                |
| Nonprofit                   | 43.1% | 24.3%                  | 28.5%           | 41.4%           | 56.1%             | 80.2%                  | 27.8%                  | 59.5%                |
| Age of firm                 |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 28.9% | 20.5%                  | 39.1%           | 43.7%           | 68.3%             | 88.4%                  | 25.1%                  | 57.7%                |
| 5-9 years                   | 26.7% | 17.0%                  | 28.7%           | 39.0%           | 60.3%             | 79.9%                  | 21.6%                  | 55.9%                |
| 10-19 years                 | 30.3% | 16.1%                  | 31.1%           | 43.2%           | 56.3%             | 67.8%                  | 22.6%                  | 56.5%                |
| 20 or more years            | 54.5% | 16.2%                  | 22.7%           | 39.5%           | 56.1%             | 82.6%                  | 20.7%                  | 73.1%                |
| Multi/single status         |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 69.6% | 17.7% *                | 21.0%           | 43.2%           | 57.1%             | 82.1%                  | 30.4%                  | 73.2%                |
| 1 location only             | 23.4% | 17.0%                  | 28.0%           | 38.6%           | 53.9%             | 63.0%                  | 21.2%                  | 48.3%                |
| Percent full-time employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 43.7% | 10.8% *                | 26.3%           | 27.1%           | 41.5%             | 74.2%                  | 16.5%                  | 61.6%                |
| 25-49 %                     | 48.9% | 18.0%                  | 15.8%           | 28.8%           | 52.2%             | 84.1%                  | 18.7%                  | 71.9%                |
| 50-74 %                     | 50.8% | 18.2%                  | 24.1%           | 39.7%           | 57.3%             | 86.0%                  | 20.7%                  | 77.3%                |
| 75% or more                 | 44.5% | 17.0%                  | 28.9%           | 43.4%           | 58.9%             | 81.4%                  | 22.8%                  | 70.3%                |
| Union presence              |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 39.5% | 16.8%                  | 26.4%           | 40.2%           | 56.9%             | 79.2%                  | 21.4%                  | 66.0%                |
| Has union employees         | 71.7% | 28.0%                  | 39.2%           | 44.2%           | 60.5%             | 85.6%                  | 35.4%                  | 80.7%                |
| Unknown                     | 81.1% | --                     | --              | --              | 46.0%             | 85.8%                  | 13.1% *                | 83.2%                |
| Percent low-wage employees  |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage        | 54.4% | 14.6%                  | 26.0%           | 31.3%           | 47.0%             | 82.2%                  | 19.2%                  | 71.1%                |
| Less than 50% low-wage      | 42.8% | 17.4%                  | 27.2%           | 43.0%           | 61.0%             | 82.0%                  | 22.4%                  | 70.9%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.A.2.d(2014) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2014**

| Characteristics             | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States               | 0.56% | 0.93%                  | 1.39%           | 1.23%           | 1.23%             | 0.91%                  | 0.71%                  | 0.71%                |
| Industry group **           |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 5.23% | 6.01% *                | 17.22% *        | --              | 16.06%            | 14.21%                 | 5.66%                  | 10.51%               |
| Mining and manufacturing    | 1.97% | 3.81%                  | 4.73%           | 3.72%           | 3.80%             | 4.00%                  | 2.63%                  | 2.42%                |
| Construction                | 2.00% | 2.63%                  | 3.91%           | 4.69%           | 6.91%             | 8.11%                  | 2.10%                  | 4.58%                |
| Utilities and transp.       | 3.13% | 5.27% *                | 6.61% *         | 5.04%           | 6.57%             | 3.31%                  | 3.68%                  | 3.26%                |
| Wholesale trade             | 2.13% | 3.74%                  | 4.64%           | 3.97%           | 4.45%             | 3.46%                  | 2.63%                  | 2.76%                |
| Fin. svcs. and real estate  | 1.77% | 2.88%                  | 5.24%           | 4.12%           | 2.87%             | 2.67%                  | 2.39%                  | 2.00%                |
| Retail trade                | 1.50% | 3.33%                  | 3.83%           | 3.72%           | 3.60%             | 1.63%                  | 2.32%                  | 1.49%                |
| Professional services       | 1.10% | 1.58%                  | 2.61%           | 2.37%           | 2.29%             | 1.71%                  | 1.29%                  | 1.36%                |
| Other services              | 1.38% | 2.20%                  | 3.06%           | 2.50%           | 2.82%             | 1.73%                  | 1.61%                  | 1.59%                |
| Ownership                   |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 0.66% | 1.11%                  | 1.57%           | 1.49%           | 1.56%             | 0.91%                  | 0.84%                  | 0.77%                |
| For profit, unincorporated  | 1.56% | 1.98%                  | 4.09%           | 3.21%           | 3.07%             | 4.16%                  | 1.71%                  | 2.55%                |
| Nonprofit                   | 1.58% | 3.30%                  | 4.04%           | 2.96%           | 2.64%             | 3.30%                  | 2.27%                  | 1.94%                |
| Age of firm                 |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 2.26% | 2.78%                  | 6.02%           | 5.04%           | 6.47%             | 6.48%                  | 2.44%                  | 4.77%                |
| 5-9 years                   | 1.69% | 2.22%                  | 3.99%           | 3.50%           | 4.72%             | 8.50%                  | 1.81%                  | 3.52%                |
| 10-19 years                 | 1.25% | 1.74%                  | 2.77%           | 2.60%           | 3.26%             | 4.90%                  | 1.39%                  | 2.26%                |
| 20 or more years            | 0.70% | 1.41%                  | 1.78%           | 1.61%           | 1.41%             | 0.93%                  | 1.00%                  | 0.76%                |
| Multi/single status         |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 0.73% | 6.69% *                | 3.23%           | 2.09%           | 1.36%             | 0.91%                  | 2.22%                  | 0.75%                |
| 1 location only             | 0.71% | 0.94%                  | 1.53%           | 1.47%           | 2.26%             | 5.10%                  | 0.75%                  | 1.66%                |
| Percent full-time employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 2.42% | 3.35% *                | 6.86%           | 4.71%           | 4.57%             | 3.82%                  | 2.74%                  | 2.94%                |
| 25-49 %                     | 1.97% | 3.87%                  | 4.04%           | 3.72%           | 4.40%             | 2.17%                  | 2.55%                  | 2.06%                |
| 50-74 %                     | 1.56% | 2.36%                  | 4.03%           | 3.37%           | 3.42%             | 1.86%                  | 1.88%                  | 1.64%                |
| 75% or more                 | 0.70% | 1.10%                  | 1.62%           | 1.47%           | 1.44%             | 1.20%                  | 0.85%                  | 0.89%                |
| Union presence              |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 0.62% | 0.94%                  | 1.42%           | 1.26%           | 1.30%             | 1.34%                  | 0.72%                  | 0.88%                |
| Has union employees         | 1.90% | 7.11%                  | 7.04%           | 5.50%           | 4.29%             | 1.96%                  | 4.42%                  | 1.83%                |
| Unknown                     | 1.52% | --                     | --              | --              | 7.00%             | 1.41%                  | 6.28% *                | 1.44%                |
| Percent low-wage employees  |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage        | 1.20% | 2.19%                  | 3.92%           | 2.60%           | 2.34%             | 1.42%                  | 1.72%                  | 1.25%                |
| Less than 50% low-wage      | 0.66% | 1.03%                  | 1.49%           | 1.39%           | 1.43%             | 1.19%                  | 0.79%                  | 0.87%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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